

In re:  
Takyi B. Williams  
Debtor

Case No. 24-10684-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 14, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:

Recip ID	Recipient Name and Address
db	Takyi B. Williams, 1301 Point Breeze Ave, Philadelphia, PA 19146-4316
14862758	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14862761	Santander Bank, Attn: Bankruptcy MA1-MB3-01-09 POB 84100, Boston, MA 02284
14862763	+ Tomocredit, ATTN Bankruptcy 535 Mission Street Floor, San Francisco, CA 94105-2997
14862764	+ Tronix Country, Attn: Bankruptcy 2331 Mill Road Suite 10, Alexandria, VA 22314-4677
14862768	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14862737	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 14 2024 23:48:48	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14862738	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 23:59:20	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14862739	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jun 14 2024 23:48:07	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14862745	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:49:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14862740	EDI: CAPITALONE.COM	Jun 15 2024 03:50:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14862741	EDI: CITICORP	Jun 15 2024 03:50:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14862742	EDI: CITICORP	Jun 15 2024 03:50:00	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14862743	EDI: CITICORP	Jun 15 2024 03:50:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14862744	EDI: CITICORP	Jun 15 2024 03:50:00	Citicard, Citicorp Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14862746	Email/Text: bankruptcy@philapark.org	Jun 14 2024 23:50:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14862747	+ EDI: WFNNB.COM	Jun 15 2024 03:50:00	Comenitycapital/c21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jun 14, 2024

Form ID: 318

Total Noticed: 39

14862748	Email/PDF: creditonebknofications@resurgent.com	Jun 14 2024 23:48:27	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14862754	EDI: CITICORP	Jun 15 2024 03:50:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14862749	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jun 14 2024 23:48:27	Exeter Finance LLC, Attn: Bankruptcy, PO Box 166008, Irving, TX 75016-6008
14862750	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 14 2024 23:49:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14862751	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 14 2024 23:49:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14862752	EDI: IRS.COM	Jun 15 2024 03:50:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14862753	^ MEBN	Jun 14 2024 23:45:21	LendingPoint LLC., Attn: Bankruptcy 1201 Roberts Blvd Suite, Kennesaw, GA 30144-3612
14862755	Email/Text: fesbank@attorneygeneral.gov	Jun 14 2024 23:49:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14862756	EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14862756	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14870917	EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14870917	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14862757	^ MEBN	Jun 14 2024 23:45:32	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14862759	+ Email/Text: bankruptcy@philapark.org	Jun 14 2024 23:50:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14862760	+ Email/Text: bankruptcy1@pffcu.org	Jun 14 2024 23:49:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch Street, Philadelphia, PA 19107-2495
14862762	EDI: SYNC	Jun 15 2024 03:50:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14862765	+ Email/Text: bankruptcy@bbandt.com	Jun 14 2024 23:49:00	Truist Bank, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-2374
14862766	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 14 2024 23:49:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14862767	^ MEBN	Jun 14 2024 23:45:22	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14862769	Email/Text: bknotice@upgrade.com	Jun 14 2024 23:49:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14862770	Email/Text: bankruptcies@uplift.com	Jun 14 2024 23:49:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14862771	+ EDI: VERIZONCOMB.COM	Jun 15 2024 03:50:00	Verizon, Verizon Wireless Bk Admin 500 Technology, Weldon Springs, MO 63304-2225
14862772	+ EDI: WFFC2	Jun 15 2024 03:50:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jun 14, 2024

Form ID: 318

Total Noticed: 39

50328-0001

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
AMAR A AGRAWAL	on behalf of Creditor Univest Bank and Trust Co. aagrawal@egalawfirm.com alapinski@egalawfirm.com
MICHAEL A. CIBIK	on behalf of Debtor Takyi B. Williams help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Takyi B. Williams</u>	Social Security number or ITIN	xxx-xx-0093
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-10684-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Takyi B. Williams

6/13/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**